Г	ı							<del>''</del>			<del></del>		
PATENT APPLICATION FEE DETERMINATION RECO								Application or Docket Number 9/102, 728 9762728					
CLAIMS AS FILED - PART I													
(Column 1) (Column 2)							SMALL ENTITY TYPE			OTHER THAN			
TOTAL CLAIMS								RATE		OR			
FOR			NUMBER FILED		NUM	NUMBER EXTRA		FEE	FEE 355.00	$\mathbf{H}$	RATE	FEE	
TOTAL CHARGEABLE CLAIMS			95 minus 20=		. 2		-		335.00	OR	BASIC FE	710.00	
INDEPENDENT CLAIMS			3 minus 3 =				X\$	9=		OR	X\$18=	90.00	
MULTIPLE DEPENDENT CLAIM P					<u></u>			)=		OR	X80=	<u></u>	
• 1	the difference	- in anti 4 !					+13	5=		OR	+270=		
* If the difference in column 1 is less than zero, enter "0" in column 2						column 2	TOT	AL		OR	TOTAL	800.00	
	CLAIMS AS AMENDED - PART II										OTHER	THAN	
		(Column 1)		(Colur		(Column 3)	SMA		ENTITY	OR	SMALL	ENTITY	
AMENDMENT A		REMAINING AFTER AMENDMENT	# (g	NUM PREVIO PAID	BER DUSLY	PRESENT EXTRA	RAT	Έ	ADDI- TIONAL FEE		RATE	ADDI- TIONAL FEE	
S	Total	:00	Minus	2	25	= 3	X\$ 9	)=		OR	X\$18=	54	
AME	Independent	ENTATION OF M	Minus		3	-0	X40	_		OR	X80=	<del>  _                                   </del>	
Ŀ	Tillot Trics	ENTATION OF M	OLTIPLE DI	PENDENT	CLAIM		.400						
							+135	= TAL		OR	+270=		
		(Column 1)		(Cal	<b>0</b> \	<b>15.</b> 1	ADDIT.			OR <sub>.</sub>	ADDIT. FEE	L	
8		CLAIMS		(Colum		(Column 3)							
AMENDMENT E		REMAINING AFTER AMENDMENT		PREVIO PAID I	USLY	PRESENT EXTRA	RAT	Ε	ADDI- TIONAL FEE		RATE	ADDI- TIONAL FEE	
	Total	<u> </u>	Minus	••		=	X\$ 9	<u>.</u> [		OR	X\$18=		
	Independent	NTATION OF M	Minus	***		=	X40=	:		OR	X80=		
<u> </u>		ATATION OF IN	JETIPLE DE	PENDENT	CLAIM		+135	$\dagger$					
							TO1			OR	+270= TOTAL		
		(Column 4)			4		ADDIT. F			OR ,	DDIT. FEE		
		(Column 1) CLAIMS		(Colum		(Column 3)	1						
AMENDMENT C		REMAINING AFTER AMENDMENT		NUMB PREVIO	ER USLY	PRESENT EXTRA	RATE		ADDI- IONAL		RATE	ADDI- TIONAL	
MQN N	Total	•	Minus	••	<u> </u>	_	V2.0	+	FEE	ŀ		FEE.	
ME	Independent	•	Minus	***		_	X\$ 9=	+		OR	X\$18=		
FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM							X40=	$\perp$		OR	X80=		
• 1	If the entry in column 1 is less than the entry in column 2, write "0" in column 3.  "If the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, enter "20."									OR	+270=		
••••	f the "Highest Nu	mber Previously Pa mber Previously Pa	id For IN TH	IS SPACE is	less than	20, enter "20."	TOTA ADDIT, FE	۶l		OR A	TOTAL DDIT. FEE		
	The "Highest Num	ber Previously Pai	d For (Total o	r Independer	nt) is the l	highest number	lound in the	appro	opriate box	in colu	mn 1.		



PATENT Customer No. 22,852 Attorney Docket No. 05793.3037

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	)	
EVAN L. BRYMAN	) Group Art Unit: 3628	RECEIVED
Application No.: 09/702,728	) Examiner N. B. Nguyen.	AUG 2 5 2004
Filed: November 1, 2000	)	<b>GROUP 3600</b>
For: SYSTEM AND METHOD FOR RESTRICTING OVER LIMIT ACCOUNTS	) Confirmation No.: 1237	·
Commissioner for Patents		

P.O. Box 1450
Alexandria, VA 22313-1450

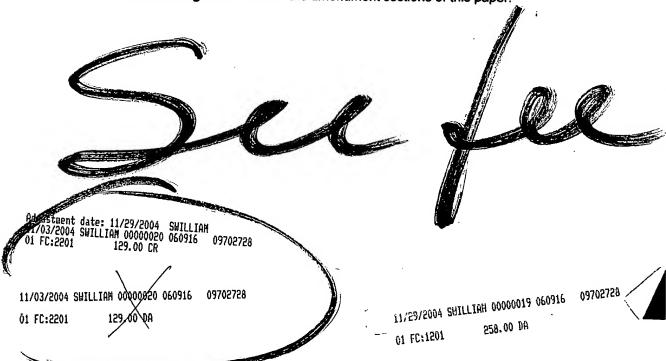
Sir:

## **REPLY TO OFFICE ACTION**

In reply to the Office Action mailed May 20, 2004, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims in this paper.

Remarks/Arguments follow the amendment sections of this paper.



rejection of these claims under 35 U.S.C. § 103(a) be withdrawn and the claims allowed.

Claims 8 and 24 depend from claims 1 and 17, respectively. As explained, claims 1 and 17 are distinguishable from <u>Buchanan et al.</u> Accordingly, claims 8 and 24 are also distinguishable from these references for at least the same reasons set forth for their respective base claims, and Applicant requests that the rejection of these dependent claims under 35 U.S.C. § 103(a) be withdrawn and the claims allowed.

III. Conclusion

In view of the foregoing amendments and remarks, Applicant respectfully requests reconsideration and reexamination of this application and the timely allowance of the pending claims 1-28.

Please grant any extensions of time required to enter this response and charge any additional required fees to our deposit account 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P.

Dated: August 20, 2004

Milan Kapadia Reg. No. 55,982